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Carol B. Green
136 Golden Gate Point # 302
Sarasota, FL 34236

FDIC - San Francisco Regional Office
Regional Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

Dear Mr. Carter,

I would like to express myself regarding the issue of Walmart's application for a bank charter. Perhaps by applying in Utah for an Industrial Bank charter, they believed that they could get in the door. I am a Director of First America Bank, based in Osprey Florida. We are a denovo community bank, open less than 2 years. The specific issues that concern me are as follows:

1. the acceleration of the consolidation of banking with a player like Walmart
2. The risk that we subject ourselves to when we have such a large an inexperienced player in national banking. I lived in Denver and was affiliated with Equitable Bankshares of Colorado. I lived through the savings and loan debacle. Exposing banking to this kind of potential could prove catastrophic.
3. This is the only country in the world that permits community banking. Walmart, due to its multiple locations and marketing dollars would destroy this community institutional resource that is so precious to the way business is done in this country.

I hope you will deny the application.

Sincerely,



Carol B. Green

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